

## Information to identify the case:

Debtor 1:	<b>Scott M Simpson Jr</b>	Social Security number or ITIN:	xxx-xx-7628
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Roxann Simpson</b>	Social Security number or ITIN:	xxx-xx-5796
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/7/14
Case number:	<b>14-30475-JNP</b>	Date case converted to chapter:	7 8/23/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott M Simpson Jr	Roxann Simpson
2. All other names used in the last 8 years		
3. Address	35 Thompson Ave Mt Ephraim, NJ 08059	35 Thompson Ave Mt Ephraim, NJ 08059
4. Debtor's attorney Name and address	Kimberly A. Wilson Law Offices of Kimberly A. Wilson, Esq. A Professional Corporation 24 North White Horse Pike Somerdale, NJ 08083	Contact phone (856)783-4440
5. Bankruptcy trustee Name and address	Thomas J Subranni Subranni Zauber 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 8/29/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>October 15, 2018 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/14/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott M Simpson, Jr  
 Roxann Simpson  
 Debtors

Case No. 14-30475-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

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 Total Noticed: 41

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db/jdb +Scott M Simpson, Jr, Roxann Simpson, 35 Thompson Ave, Mt Ephraim, NJ 08059-2108  
 tr +Thomas J Subranni, Subranni Zaubner, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958  
 515093685 +ARS Account Resolution, 1801 NW 66th Ave Ste 200C, Plantation, FL 33313-4571  
 515093682 Advocare Gloucester Co Peds, Po Box 3001, Voorhees, NJ 08043-0598  
 515093684 Apex Asset Management LLC, 1286 Carmichael Way, Montgomery, AL 36106-3645  
 515292742 Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515093686 +Borough Of Mt. Ephraim, 121 S Black Horse Pike, Mt Ephraim, NJ 08059-1796  
 515220284 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 515093689 DiMarino-Kroop-Prieto GI Associates PA, 26 East Red Bank Avenue, Woodbury, NJ 08096-1611  
 #+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 515093691 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
 515093692 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
 515093694 Inspira Medical Center Woodbury Inc, Attn: Billing Office, 509 N Broad Street,  
 Woodbury, NJ 08096-1697  
 515093695 Laboratory Corporation Of America, Po Box 2240, Burlington, NC 27216-2240  
 515093696 +Lyons, Doughty And Veldhuis PC, 136 Gaither Avenue Suite 100, Mt Laurel, NJ 08054-2239  
 515113923 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
 515093698 +Mariner Finance, 3301 Boston Street Ste 201, Baltimore, MD 21224-4979  
 515093699 MedExpress Billing, Po Box 11240, Belfast, ME 04915-4003  
 515093700 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905  
 515093701 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Rd Ste 100, Mt. Laurel, NJ 08054-3437  
 515093702 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105  
 515093703 +Select Portfolio Servicing, 3815 S West Temple Ste 2000, Salt Lake City, UT 84115-4412  
 515093704 +South Jersey Radiology Assoc, PO Box 1710, Voorhees, NJ 08043-7710  
 515928902 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 515928903 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129,  
 Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 515093706 +The Children's Hospital Of Philadelphia, 3401 Civic Center Blvd,  
 Philadelphia, PA 19104-4319  
 515284307 +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCE, AMERICA'S SERVICING COMPANY,  
 ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD,  
 FORT MILL, SC 29715-7203  
 515093708 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: wilson.schroedinger@comcast.net Aug 29 2018 23:29:24 Kimberly A. Wilson,

Law Offices of Kimberly A. Wilson, Esq., A Professional Corporation,  
 24 North White Horse Pike, Somerdale, NJ 08083  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2018 23:30:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 29 2018 23:30:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515093683 +EDI: WFFC.COM Aug 30 2018 03:08:00 America's Servicing Company, PO Box 10335,  
 Des Moines, IA 50306-0335  
 515093687 +E-mail/Text: clientrep@capitalcollects.com Aug 29 2018 23:31:32 Capital Collection Service,  
 PO Box 150, West Berlin, NJ 08091-0150  
 515093688 EDI: CAPITALONE.COM Aug 30 2018 03:08:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 515259497 EDI: CAPITALONE.COM Aug 30 2018 03:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515131309 +EDI: TSYS2.COM Aug 30 2018 03:03:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 515093693 +EDI: IIC9.COM Aug 30 2018 03:08:00 IC Systems, 444 Highway 96 East, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 515093697 +EDI: TSYS2.COM Aug 30 2018 03:03:00 Macy's, Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 515307559 EDI: PRA.COM Aug 30 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515299408 EDI: PRA.COM Aug 30 2018 03:08:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 515093705 +EDI: RMSC.COM Aug 30 2018 03:08:00 Synco/Dillards DC, Po Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515093707 ##+Transworld Systems Inc, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 41

Date Rcvd: Aug 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR  
IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE  
BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., SERVICER FOR U.S. BANK  
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION,  
AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONA nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor  
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle  
Bank National Association, as Trustee for Morgan dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Kimberly A. Wilson on behalf of Debtor Scott M Simpson, Jr wilson.schroedinger@comcast.net  
Kimberly A. Wilson on behalf of Joint Debtor Roxann Simpson wilson.schroedinger@comcast.net  
Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
TOTAL: 9